

complaint

Miss H complains that Provident Personal Credit Limited hasn't properly credited her payments to her account.

background

Miss H has a debt account with Provident. It had agreed that she could leave her payments with her partner's mother, who also had an account with Provident, for collection by Provident's agent. After the agent changed in October 2015, the payments weren't split correctly. So Miss H complained to Provident. But she wasn't satisfied with its response so she complained to this service.

The adjudicator recommended that this complaint should be upheld. Provident hadn't provided the information that he had requested so that he could properly investigate the complaint – nor had it provided an acceptable explanation as to why that information couldn't be provided. He said that Miss H had been consistent throughout the complaint process. And as Provident hadn't provided evidence to show that the account had been correctly administered (and he noted that there was at least one demonstrable error) he concluded that Miss H's complaint should succeed. He recommended that Provident should: remove any adverse information recorded with the credit reference agencies after 12 October 2015 (which is the date of the last payment applied to her account); reduce the balance outstanding to what it would now be if all the payments since 12 October 2015 had been made and applied to her account; and pay Miss H £200 for the trouble and upset that this matter has caused her.

Provident hasn't responded to the adjudicator's recommendations so this complaint has been passed to me for a final decision.

my findings

I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint.

The adjudicator's recommendations were sent to Provident in early April 2016 and a copy was sent later that month. The adjudicator wrote to Provident last month – enclosing a further copy of his recommendations – and said that the complaint would be referred to an ombudsman for a final decision. Provident hasn't responded to any of those communications.

Having considered all of the available evidence and arguments, I see no reason to depart from the adjudicator's recommendations – which I consider to be fair and reasonable in the circumstances.

my final decision

So my decision is that I uphold Miss H's complaint. In full and final settlement of it, I order Provident Personal Credit Limited to:

1. Reduce the outstanding balance on Miss H's account to the amount that it would now be if all the payments due since 12 October 2015 had been made and properly applied to her account.

2. Remove any adverse information that it has recorded with the credit reference agencies relating to Miss H's account after 12 October 2015.
3. Pay £200 to Miss H to compensate her for the trouble and upset that she's been caused.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss H to accept or reject my decision before 20 July 2016.

Jarrold Hastings
ombudsman